

**REMARKS/ARGUMENTS**

Claims 4 and 36 were rejected under 35 U.S.C. 102(b) as being anticipated by Williams et al. (5,815,657).

Currently amended independent claims 4 and 36 include, among other elements, dispositioning a proposed micropayment transaction based on value units associated with a specific merchant ID, a monetary conversion rate for the value units, and a commission due the merchant for selling the value units. Support for this limitation can be found at least on page 10, second paragraph of the patent application. Neither Williams, nor any of the other cited references teach or suggest such a limitation. As such, Applicant believes currently amended independent claims 4 and 36, as well as the claims that depend from them, are in condition for allowance.

Favorable action on this response is requested at the earliest convenience of the Office. The Examiner is welcome to contact the undersigned at any time.

Respectfully submitted,  
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